

CUSTOMER DISCLOSURE AND CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS

Welcome to the Adirondack Trust Company's Online Banking Services (the "Services"). These services include general online banking access for consumers and businesses, through Webwise, Webwise Bill Payment Service or ATC e-BillPay, online account opening for personal accounts and mortgages and any other online services that may be offered by The Adirondack Trust Company from time to time. We will continue to expand our online services offering you easy and convenient tools to manage your banking needs. While we may sometimes communicate with you by mail, you will find that more and more of the notices and disclosures you receive from The Adirondack Trust Company will be made electronically and that the agreements you enter into with us for services will be in electronic form. Information provided to you in electronic form includes, without limitation, any disclosures, applications, notices, records, agreements and other information we are required by law to provide in connection with the Services as well as any amendments or changes to these documents. This disclosure does not apply to e-Statements or Remote Deposit Services. You will be prompted to review and agree to separate disclosures for these services when you enroll in them.

Hardware and Software Requirements. To access this website, receive and retain disclosures and agreements electronically you must use a web browser that is supported by us. Supported web browsers have a minimum of 128-bit strong encryption with all available security updates installed and include the versions of Internet Explorer, Edge, Firefox, Safari and Google Chrome that are currently being supported by such browser's developer. You will need the current version of software that will allow you to view PDF files, for example Adobe Acrobat. You will also need sufficient storage space or access to a printer in order to retain communications.

Right to Request Paper Copies. You have the right at any time to ask for and receive written copies of all disclosures and notices that we are required to provide you. Please refer to the paragraph below regarding communications with us. Requests for paper copies of any of the above mentioned documents may result in a fee.

Your Right to Withdraw Consent. You have the right to withdraw your consent to receive documentation in an electronic form. Your withdrawal must be in writing and faxed or mailed to us or dropped off at one of our branches. Our mailing address is The Adirondack Trust Company, 473 Broadway, Saratoga Springs, NY 12866 Attention: Webwise Banking. Our fax number is 518 584-8384. You may also send your request by sending us a secure message within our online banking site Webwise. Should you choose to withdraw your consent we will provide you with information about any fees or conditions that may arise due to this decision. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

Change of E-mail address. We will send all notices, attachments and/or documents via e-mail to the last known e-mail address provided by you. You agree to notify us immediately, via telephone, facsimile, or postal mail of any change in your e-mail address. Verification may be required before service resumes.

How to contact us. Unless this agreement provides otherwise, you can communicate with us in any one of the ways indicated above under the paragraph **Your Right to Withdraw Consent**. You may also call us directly by phone at (518) 584-5844

Branches. For a listing of our branches, please call us at the number above or visit our website for a complete listing.

Joint Accounts. If your account is jointly held with another person, one of you may consent to receive the disclosures electronically and that person's election to receive disclosure electronically shall apply to both of you.

Acceptance. Your acceptance is required before we can provide you information electronically. By clicking on the "I Agree" button, you:

- * Acknowledge receipt of this Customer Disclosure and Consent to Receive Electronic Communications;

- * Agree that we may provide you any disclosures, notices and similar documents required by law in connection with the Services and any amendments to these documents electronically;

- * Agree that your consent to receive documents electronically applies to any disclosures, notices and similar documents required by law and all transactions made using the Services; and

- * Acknowledge that you are able to access and retain information and disclosures provided via the Internet.

You may want to print this Customer Disclosure and Consent to Receive Electronic Communications and any other terms and conditions that apply to the online banking services that you use for your records.